

Lift Me.®

From the author of
'UP! Your Service'



Let's Make Money



RON KAUFMAN



**Let's
Make Money**

Copyright © 2005 by Ron Kaufman
All rights reserved. The moral right of the author has been asserted.

Published by Ron Kaufman Pte Ltd. - 10 9 8 7 6 5 4 3 2 1

Lift Me Up! - Let's Make Money
ISBN 981-05-2930-9 - 136 pages.

- | | | |
|-------------------|----------------|----------|
| 1. Money & Wealth | 2. Quotations | |
| 3. Self-Help | 4. Ron Kaufman | 5. Title |

Cover and page layout by The Bonsey Design Partnership.
Cover illustrations by Ngu Hie Ling.
Set in Times and Arial fonts. Printed in Singapore.

Every effort has been made to credit the original author and make full acknowledgement of the source for each quotation in this text. However, if you know of any instance where the quotation or citation could be more accurate, please send a message to Ron@RonKaufman.com. Any corrections will gladly be included in future editions. Thank you.

Below each attributed quotation are **quips, quotes and anecdotes in bold text**. These additional notes are by Ron Kaufman (1956 –), who should be cited as the author in all future works.

Ron Kaufman, Lift Me Up!, Pick Me Up!, UP Your Service!, and a balloon with the word 'UP' are registered trademarks of Ron Kaufman Pte Ltd.

All rights reserved. No part of this book may be reproduced, stored, archived or transmitted in any form by mechanical or electronic means including information storage and retrieval systems without permission in writing from the publisher, except for the quotation of brief passages in book reviews.

Contents

<i>Creating your wealth</i>	4
<i>Enjoying your wealth</i>	50
<i>The pitfalls of wealth</i>	89
<i>Sharing your wealth</i>	123

Creating your wealth



1

Today the greatest single source of wealth is between your ears.

Brian Tracy

Begin the journey toward your wealth by tapping the value of your mind.

Determine to become one of the best. Money will automatically follow when you become one of the best in your chosen field.

Don Mitchell

Become the best at what you do and let the riches come to you.

Every day I get up and look through the list of the richest people. If I'm not there, I go to work.

Robert Orben

Once I began following my own instincts, sales took off and I became a millionaire. And that is a key secret to every person's bold success: Trust in your gut.

Larry Flynt

What is *your* motivation? It can be money, fame, purpose, commitment or contribution. Whatever it is, it helps to have a goal that drives you.

When you feel it, believe it.

We cannot seek or attain health, wealth, learning, justice or kindness in general. Action is always specific, concrete, individualized, unique.

Benjamin Jowett

Vagueness is a recipe for getting nowhere. Be clear about what you want. Then go for it!

Money will come to you when you are doing the right thing.

Michael Phillips

Before you start working harder, be sure you are working on the right things.

Money never starts an idea; it is the idea that starts the money.

W.J. Cameron

**A theme park? Disney.
Portable music? Sony.
A computer on every
desk? Microsoft.
What's *your* idea?**

8

When I chased after money, I never had enough. When I got my life on purpose and focused on giving myself to others, then I was as prosperous as I could imagine.

Wayne Dyer

**When you give enough,
you will receive more
than enough.**

A person afraid of hard work should be brave enough to accept poverty.

Leonardo da Vinci

**Your hard work is worth
the effort.**

9

Wealth is the product of man's capacity to think.

Ayn Rand

**If you want more, think
more, create more,
achieve more...and you
will receive more.**

Your bottom line reflects
your higher vision.

Nancy Andersen

Our thoughts and
feelings about money
are fundamental factors
in determining how
much money each of us
will create and keep.

Suze Orman

**Are you aiming high
enough?**

10

**To enjoy money, you've
got to enjoy yourself.**

I don't think you can
achieve wealth if you
are trying to get wealthy.
It comes from service
and achievement.

John Johnson

**Real wealth is more than
money in the bank.**

In the old days a woman
who saved money was a
miser; nowadays she's a
wonder.

Anonymous

**There are two ways to
increase your money –
earn more and save
more.**

11

I have found no greater satisfaction than achieving success through honest dealing and strict adherence to the view that, for you to gain, those you deal with should gain as well.

Alan Greenspan

Increase what you give to others and enjoy what you get in return.

When the market's going down and you buy wisely, at some point in the future you will be happy. You won't get there by acting only when you hear others say, 'Now is the time to buy.'

Peter Lynch

If you wait until everyone else sees the value, you've waited too long.

Invest in a business that an idiot can run – because sooner or later, an idiot probably is going to run it.

Peter Lynch

If a business requires a genius, it won't be a business for long.

Wide diversification is only required when investors do not understand what they are doing.

Warren Buffett

But don't put all your eggs in one basket unless you raise chickens for a living.

Only buy something that you'd be perfectly happy to hold if the market shut down for ten years.

Warren Buffett

Believe in what you buy.

We are fearful when others are greedy and greedy when others are fearful.

Warren Buffett

The contrarian view takes courage.

Invest your assets in companies you really like. Mae West said, 'Too much of a good thing can be wonderful.'

Warren Buffett

Companies that take good care of customers can also take good care of you.

Our favorite holding period is forever.

Warren Buffet

Buy what rewards you today, and tomorrow.

Your greatest asset is
your earning ability.
Your greatest resource
is your time.

Brian Tracy

Use both wisely.

16

If you want one year of
prosperity, grow grain.
If you want ten years
of prosperity, grow
trees. If you want
one hundred years of
prosperity, grow people.

Chinese proverb

**Do you want an
immediate answer or a
long-term solution?**

The poorest man is not
without money, but
without a dream.

David Hall

**Dream big.
Dream often.
Dream on.**

17

Formal education will
make you a living; self-
education will make
you a fortune.

Jim Rohn

**If you want to earn more,
learn more.**

Luck is a dividend of sweat. The more you sweat, the luckier you get.

Ray Kroc

Work until you are dripping with good luck.

Money behaves and responds just like a person – nurture it, treat it well, and it will grow and flourish; treat it carelessly, or with disrespect, and it will dwindle away to nothing.

Suze Orman

Be your money's best friend. Take care of money and it will take good care of you.

Those who never think of money need a great deal of it.

Agatha Christie

Those who always think about money can never have enough of it.

When prosperity comes, do not use all of it.

Confucius

You've got pockets for spending and pockets for saving. Fill both.

There is no money to
be made at the bottom.
There's little money to
be made in the middle.
But there's a lot to be
made at the top.

Martin Zimet

**As you are climbing to
the top, enjoy each step
along the way.**

Grow rich in your
niche.

Mark Victor Hansen

**Choose the one thing
you want to do well
– and do it.**

Prosperity belongs to
those who learn new
things fastest.

Paul Zane Pilzer

**Learn something new
every day.**

If you want to make
more money, go where
the money is.

Joseph Kennedy

**When you're active,
you're attractive.**

Empty pockets never held anyone back. Only empty heads and empty hearts can do that.

Norman Vincent Peale

History is full of people who started with nothing and made great fortunes. It's also full of those born rich – who created nothing.

Success usually comes to those who are too busy to be looking for it.

Henry David Thoreau

Are you busy enough?

The harder I work, the luckier I get.

Samuel Goldwyn

Luck is a reaction to someone taking action.

A bar of iron costs \$5, made into horseshoes its worth is \$12, made into needles its worth is \$3,500, made into balance springs for watches, its worth is \$300,000. Your own value is determined also by what you are able to make of yourself.

Anonymous

You determine what you are worth. You create your value.

Everything comes to those who hustle while they wait.

Thomas Edison

Instead of doing it tomorrow, do it today.

That person is richest whose pleasures are cheapest.

Henry David Thoreau

Measure pleasure with money and you miss most of the value.

Money is in itself, most admirable. It is essential. It is not intrinsically evil. It is one of the most useful devices in social life. And when it does what it is intended to do, it is all help and no hindrance.

Henry Ford

The value of money depends on how you use it.

It's important to make decisions without complete or perfect information. Things are almost never clear on Wall Street, or when they are, then it's too late to profit from them.

Peter Lynch

Profit often requires a good choice, not a certain decision.

A penny saved is a penny earned.

Benjamin Franklin

I believe it is my duty to make money and to use the money I make for the good of my fellow man according to the dictates of my conscience.

John D. Rockefeller , Jr.

Spend your money wisely.

Do your reasons for wanting more money make you worthy of *having* more money?

It is not what we take up, but what we give up, that makes us rich.

Henry Ward Beecher

What can you give up today that will make your life richer tomorrow?

People who never do any more than they get paid for never get paid for more than they do.

Albert Hubbard

The tip comes after the meal.

When I thought I couldn't go on, I forced myself to keep going. My success is based on persistence, not luck.

Norman Lear

Money is the seed of money, and the first coin is sometimes more difficult to acquire than the second million.

Jean Jacques Rousseau

When you find it difficult to keep going, it's a good sign you're about to go further than most.

Focus on making your first dollar, not your last.

All of us have bad luck and good luck. The person who persists through the bad luck – who keeps right on going – is the person who is there when the good luck comes and is ready to receive it.

Robert Collier

There is always a light at the end of the tunnel. Keep on moving.

The only thing that overcomes hard luck is hard work.

Harry Golden

When things don't seem to be working, keep working.

Shallow men believe in luck. Strong men believe in cause and effect.

Ralph Waldo Emerson

If you want something to happen, make it happen.

Luck is when opportunity knocks—and you answer.

Anonymous

Make sure you are listening.

It's hard to detect good luck – it looks so much like something you've earned.

Frank Clark

How do you buy good luck? You pay for it with hard work.

The golden opportunity you are seeking is in yourself. It is not in your environment; it is not in luck or chance, or the help of others; it is in yourself alone.

Orison Marden

To unlock the treasure, you are the key.

People always call it luck when you've acted more sensibly than they have.

Anne Tyler

The right decisions get the right results.

It's a funny thing, the more I practice the luckier I get.

Arnold Palmer

Make your own good luck: practice, practice, practice.

I say luck is when an opportunity comes along and you're prepared for it.

Denzel Washington

Getting the best opportunities requires the best preparation.

When it comes to luck, you make your own.

Bruce Springsteen

Why wait?

Luck means realizing
what is an opportunity
and what isn't.

Lucille Ball

**There is always an
upside and a downside.
Learn to recognize the
difference.**

Luck is believing you're
lucky.

Tennessee Williams

**You gotta believe it to
receive it.**

Investing is simple, but
not easy.

Warren Buffett

**It's not always easy to do
what's right.**

Fortune sells her wares;
she never gives them. In
some form or other, we
pay for her favors; or
we go away empty.

Amelia Barr

**Fortune's favor can be
earned. Get to work.**

The safe way to double your money is to fold it over once and put it in your pocket.

Frank Hubbard

The safe money is the money you already have.

36

Put not your trust in money, but put your money in trust.

Oliver Wendell Holmes

Put your money into what you believe.

The three essentials to achieve anything worthwhile are: first, hard work; second, stick-to-itiveness; third, common sense.

Thomas Edison

What you want is only a possibility. What you do makes it a reality.

37

Only the farmer who plants in the spring, reaps a harvest in the autumn.

B.C. Forbes

Taking action now delivers rewards later.

Good luck is often with the person who doesn't include it in her plans.

Anonymous

Plan completely, act vigorously and luck will grace you generously.

Luck never made a man wise.

Seneca

But being unlucky once in a while can certainly make you wiser.

True luck consists not in holding the best of the cards at the table; the luckiest is he who knows just when to rise and go home.

John Hay

Greed can reverse the direction of the flow. Know when to go home.

Business is the art of extracting money from another man's pocket without resorting to violence.

Max Amsterdam

Sustainable business is when money flows from your pocket into another's and back to yours again.

The rich get richer. Not only because they have surpluses with which to invest, but because of the positive emotional experience they have with wealth.

Stuart Wilde

Enjoying wealth emotionally is an important aspect of becoming rich.

I have a problem with too much money. I can't reinvest it fast enough, and because I reinvest it, more money comes in. Yes, the rich do get richer.

Robert Kiyosaki

When you learn to manage money, money will multiply for you.

The only question to ask yourself is, how much are you willing to sacrifice to achieve this success?

Larry Flynt

If you're not willing to give what it takes, you're not willing enough to get it.

Wealth is any income that is at least more than the income of one's wife's sister's husband.

H.L. Mencken

Measure yourself by whatever standard motivates you the most.

The person who doesn't know where his next dollar is coming from usually doesn't know where his last dollar went.

Anonymous

Give money the attention it deserves.

Life begets life. Energy becomes energy. It is by spending oneself that one becomes rich.

Sarah Bernhardt

When you give fully of yourself, the world will give fully to you.

Don't wait for your ship to come in; swim out to it.

Mark Twain

When you can see where you should be, do what you must to get there.

Beware of little expenses; a small leak will sink a great ship.

Benjamin Franklin

Check your life for emotional, physical and financial leaks. When you find them, plug them.

The best way to save money is not to lose it.

Les Williams

If your outgoing exceeds your income, then your upkeep will be your downfall.

Bill Earle

When you do lose money, don't lose the lesson.

When your income exceeds your expenses, you are stable. When your passive income exceeds your expenses, then you are independently wealthy.

Sow much, reap much; sow little, reap little.

Chinese proverb

Every action produces a result. Want more results? Take more positive actions.

Innovation is the specific instrument of entrepreneurship, the act that endows resources with a new capacity to create wealth.

Peter Drucker

You can't always change what you have, but you can always find a new way to use it.

Cut your losses and let your profits run.

Wall Street saying

Bite the bullet. Stop the bleeding. Pull the trigger. The less you lose, the more you'll have.

Things come to those who wait, but only the things left by those who hustle.

Abraham Lincoln

If you want to make the most of it, first you have to get it.

Wealth is not a matter of intelligence; it's a matter of inspiration.

Jim Rohn

Use your desire to self-inspire.

This is the law of prosperity. When apparent adversity comes, be not cast down by it, but make the best of it and always look forward for better things, for conditions more prosperous.

Ralph Waldo Emerson

Life comforts the uncomfortable, and discomforts the comfortable. Always have faith, your time will come again.

That some should be rich, shows that others may become rich and is, hence, encouragement to industry and enterprise.

Abraham Lincoln

When you see others at the top, let their success lift you up.

48

I have about concluded that wealth is a state of mind, and that anyone can acquire a wealthy state of mind by thinking rich thoughts.

Andrew Young

Don't wait for wealth to change you. Change yourself so that wealth comes your way.

Industry, perseverance, and frugality make fortune yield.

Benjamin Franklin

If you do the work, then you get the fortune.

49

My hope is to create high-quality products that enhance people's lives. The money is a by-product.

Andrew Zenoff

Profit is the applause you get for doing other things right.

Enjoying your wealth



2

Look to your health;
and if you have it,
praise God, and value it
next to a good
conscience; for health
is the second blessing we
mortals are capable of; a
blessing that
money cannot buy.

Izaak Walton

**To enjoy your wealth,
nourish your health.**

It requires a great deal
of boldness and a great
deal of caution to make
a great fortune. And
when you have it, it
requires ten times as
much skill to keep it.

Ralph Waldo Emerson

**You will never be so rich
that you can afford to be
reckless.**

The ultimate benefit of being successful is the luxury of giving yourself the time to do what you want to do.

Leontyne Price

Money doesn't buy happiness. But it can buy you the time to do what makes you happy.

The truly affluent are those who do not want more than they have.

Erich Fromm

Paradox: You want to be rich to get more than you have. But you aren't rich until you are happy with what you've already got.

Just think how happy you would be if you lost everything you have right now, and then got it back again.

Frances Rodman

The reward is not from money itself, but from knowing that you've earned it.

Prosperity depends more on wanting what you have than having what you want.

Jaxson Hall

Do you want what you have right now?

If we had no winter,
the spring would not be
so pleasant; if we did
not sometimes taste of
adversity, prosperity
would not be so
welcome.

Anne Bradstreet

**Make every bad time a
reminder to appreciate
the good.**

You have reached the
pinnacle of success as
soon as you become
uninterested in money,
compliments or
publicity.

Thomas Wolfe

**The truly successful
don't need anyone or
anything to confirm their
success.**

Money can't buy
happiness but it will
get you a better class of
memories.

Ronald Reagan

**Enjoying the memories
you have is already a
class act.**

You aren't wealthy until
you have something
money can't buy.

Garth Brooks

**To be wealthy, aim for
more than just money.**

He is the richest who is content with the least.

Socrates

Each misfortune you encounter will carry in it the seed of tomorrow's good luck.

Og Mandino

The fortunate are not those who have experienced the least misfortune, but those who have made the best use of it.

Set your own standards.

The real measure of your wealth is how much you'd be worth if you lost all your money.

Roger Hamilton

Money can be lost, but not your ability to earn it.

Money is economic power.

Walter Bagehot

Power can illuminate or give you a shock. Use your power wisely.

When I was young I thought that money was the most important thing in life; now that I am old I know it is.

Oscar Wilde

How important is money to you? How will it change in *your* life as you get older?

Money is power, freedom, a cushion, the root of all evil, the sum of all blessings.

Carl Sandburg

What does money mean to you? Is it a source of happiness or a source of problems?

The richest man in the world is not the one who still has the first dollar he ever earned. It's the man who still has his best friend.

Martha Mason

A dollar lost can be earned again. A friendship lost is lost forever. Keep your greatest treasures.

Being rich is having money; being wealthy is having time.

Stephen Swid

You earn money. You give yourself the time.

It is not how much one makes, but to what purpose one spends.

John Ruskin

What you do with your money is what makes it worthwhile to make it.

60

Money, which represents the prose of life, yet which is hardly spoken of in parlors without an apology, is, in its effects and laws, as beautiful as roses.

Ralph Waldo Emerson

Money works beautifully.

Capital as such is not evil; it is its wrong use that is evil. Capital in some form or other will always be needed.

Mohandas Gandhi

Capital is neutral but magnifies human intentions, desires and purpose.

61

A wise man should have money in his head, but not in his heart.

Jonathan Swift

Money is a part of life, but not all of life.

They deem me mad
because I will not sell
my days for gold; and I
deem them mad
because they think my
days have a price.

Kahlil Gibran

**A day cannot be bought.
A day spent poorly
cannot be bought back.**

My one-word secret of
happiness is ‘growth’
– mental, financial, you
name it.

Harold Geneen

**Everything that becomes
more has grown to
become more. Grow in
all the ways you can.**

Money does not change
people, it only unmasks
them.

Angelo Riccoboni

**The test is not how much
money you have. The
test is who you become
when you have it.**

With money in your
pocket, you are wise
and you are handsome
and you sing well, too.

Yiddish proverb

**Money can distort
perceptions and create
illusions. Don't be fooled.**

Riches are not an end of life, but an instrument of life.

Henry Ward Beecher

With virtue you cannot be entirely poor, without it you cannot be rich.

Chinese proverb

Aim not to be rich, but to live richly.

To live a life of value, live your life with virtue.

You are not what you own.

Anthony Fugazi

You own what you have, but you are who you are.

It is the heart that makes a man rich. He is rich according to what he is, not according to what he has.

Henry Ward Beecher

A person's real treasure is in their life and in their heart, not in their bank account.

You aren't rich until you
spend your money.

Sim Kay Wee

A man is wealthy when
he knows that he has
enough.

Tibetan saying

Let yourself enjoy your
wealth along the way.

66

Enough is enough when
you stop comparing
yourself with others.

There's no reason to be
the richest man in the
cemetery. You can't do
any business from there.

Colonel Sanders

Would you rather live
richly or die with riches?

Money is a good
servant, but a poor
master.

Dominique Bouhours

A good servant deserves
a good master. You
control your money.
Don't let your money
control you.

67

Sharing money is what
gives it its value.

Elvis Presley

Too many people today
know the price of
everything and the
value of nothing.

Ann Landers

**Money is currency. It is
healthy when it's flowing.**

68

**Those things worth the
most have no price tag.**

Money isn't everything.
But it ranks right up
there with oxygen.

Rita Davenport

**What is life if you can't
afford to live it?**

69

Wealth may be an
excellent thing, for it
means power, it means
leisure, it means liberty.

James Lowell

**Appreciate money for the
priceless things it brings
you, not the material
things it buys you.**

Business may bring money, but friendship hardly ever does.

Jane Austen

A life lived only for money is a lonely life.

The rule is not to talk about money with people who have much more or much less than you.

Katherine Whitehorn

Talk about what you have in common.

Never work just for money or for power. They won't save your soul or help you sleep at night.

Marian Edelman

Work for more than money and your life will be worth much more than money.

The holy passion of friendship is so sweet and steady and loyal and enduring in nature that it will last through a whole lifetime, if not asked to lend money.

Mark Twain

You can make a friend of your lender, but don't make a lender of your friends.

Make no mistake my friend, it takes more than money to make a person rich.

A.P. Gouthey

Good health, friendship, community, contribution, purpose, prosperity and peace.

When it's a question of money, everybody is of the same religion.

Voltaire

All religions respect the creation of wealth. None worship it.

It is easy when we are in prosperity to give advice to the afflicted.

Aeschylus

Advice can be useful. Assistance even more.

The most I can do for my friend is simply to be his friend. I have no wealth to bestow on him. If he knows that I am happy in loving him, he will want no other reward. Is not friendship divine in this?

Henry David Thoreau

A friend can be earned and treasured, but never bought or sold.

It is great wealth to a soul to live frugally with a contented mind.

Lucretius

We may want many things, but we need very few.

Success is not to be measured by how much material wealth is possessed, but whether you are able to create at will what you need.

Paramahansa Yogananda

Wealth is about creating wealth, not just possessing money.

The abundant life does not come to those who have had a lot of obstacles removed from their path by others.

William Lewis

No one can do your push-ups for you.

I'd like to live as a poor man with lots of money.

Pablo Picasso

When you don't have money to get all you want, appreciate all that you have.

There are people who have money and people who are rich.

Coco Chanel

The rich have money, and an attitude about it.

Abundance is not something we acquire, but something we tune into.

Wayne Dyer

Enjoy the abundance of your entire life. It's rich!

Women prefer men who have something tender about them—especially the legal kind.

Kay Ingram

Not everything comes for the right reasons.

We live by the Golden Rule. Those who have the gold make the rules.

Buzzie Bavasi

To get and keep the gold, you also must play by the rules.

If women didn't exist,
all the money in the
world would have no
meaning.

Aristotle Onassis

Money is much more
exciting than anything
it buys.

Mignon McLaughlin

**If men didn't exist, would
women bother with
money?**

**The excitement of
money lies in its infinite
possibilities.**

We all know how the
size of sums of money
appears to vary in a
remarkable way
according as they are
being paid in or paid
out.

Julian Huxley

**Keep the amounts
coming in feeling large,
and the amounts going
out looking small.**

Although they possess
enough, and more than
enough, still they yearn
for more.

Ovid

**If you don't know how
much you want, you'll
never have the chance to
enjoy it.**

It ain't so much trouble
to get rich as it is to tell
when we have got rich.

Josh Billings

Superfluous wealth can
buy superfluities only.
Money is not required
to buy one necessity of
the soul.

Henry David Thoreau

**The real trouble is not
knowing the limits. Know
when enough is enough.**

80

**Money works well for
superficial wants but not
for our deepest needs.**

He does not possess
wealth that allows it to
possess him.

Benjamin Franklin

**If money is all you are
living for, you are not yet
living for enough.**

81

Wealth that cannot
be administered is a
burden.

Johann Wolfgang von
Goethe

**Your wealth requires
your care.**

Wealth is not in making money, but in making the man while he is making money.

John Wicker

There is a gigantic difference between earning a great deal of money and being rich.

Marlena Dietrich

Making more money will change you. Make it a change for the better.

**When you have a lot of money, you'll know it.
When you are rich, you'll feel it.**

No one should be rich except those who understand it.

Johann Wolfgang von Goethe

Riches belong in the heart and the home as much as in the wallet.

The main source of our wealth is goodness. The affections and generous qualities that are admired in a world of greed.

Alfred Montapert

You are wealthy when you are good, not good because you are wealthy.

The petty economies of the rich are just as amazing as the silly extravagances of the poor.

William Feather

Wisdom includes knowing what *not* to do.

Where there are friends there is wealth.

Titus Plautus

Money can fill your bank account, but friends can fill your life.

What right have you to take the word 'wealth', which originally meant 'well-being' and degrade it by confining it to material objects only measured by money.

John Ruskin

If you look wealthy, you might be. When you feel wealthy, you are.

Wealth is the ability to fully experience life.

Henry David Thoreau

You don't create wealth, you live it.

Wealth is not his that
has it, but his that
enjoys it.

Benjamin Franklin

**There may be a joy in
having money. But there
must be joy in wealth.**

86

Wealth is not without its
advantages and the
case to the contrary,
although it has often
been made, has
never proved widely
persuasive.

John Kenneth Galbraith

Go for the gold!

The gratification of
wealth is not found in
mere possession or in
lavish expenditure, but
in its wise application.

Miguel de Cervantes

**Wealth has special joys
to offer, but you must
be wise enough to enjoy
them.**

87

Without a rich heart,
wealth is an ugly beggar.

Ralph Waldo Emerson

**The wealthier you
become, the more you
must live from your
heart.**

No just person ever
became quickly rich.

Menander of Athens

Wealth is a relative
thing since he that has
little and wants less is
richer than he that has
much and wants more.

Charles Colton

Unless you hit the
jackpot.

If you feel wealthy, now
you know the reason. If
you don't, now you know
the solution.

The pitfalls of wealth

A large, dark blue balloon with a white number '3' in the center. The balloon has a small blue ribbon tied around its neck at the bottom. The background is a gradient of blue and white.

The only reason many American families don't own an elephant is that they have never been offered an elephant for a dollar down and easy weekly payments.

Mad Magazine

Judge first the value of the product, then the quality of the offer.

90

My problem lies in reconciling my gross habits with my net income.

Errol Flynn

If outgoings overwhelm income, no amount of income will be enough.

The man who has won millions at the cost of his conscience is a failure.

B.C. Forbes

Your conscience is worth more than money. Don't sell it for any price.

91

It's good to have money and the things money can buy. But it's also good to check once in a while and make sure you haven't lost the things money can't buy.

George Lorimer

If you are losing friends or sleep or peace of mind, go back and reclaim what you've lost.

There is a very easy way to return from a casino with a small fortune: go there with a large one.

Jack Yelton

Gambling is risk without reward. Play carefully.

If all the gold in the world were melted down into a solid cube it would be about the size of an eight-room house. If a man got possession of all that gold – billions of dollars worth – he could not buy a friend, character, peace of mind, clear conscience or a sense of eternity.

Charles Bunning

There are things which money can't buy. Treasure them more than mere money.

People forget that the business of speculation requires special training, and every fool who has a few hundred dollars cannot begin to deal in stocks and make a fortune.

Henry Clews

A wealthy investor has a wealth of knowledge as well as a pile of money.

Cut your losses and cut them fast; do not listen to reason or emotion, just say good-bye.

Edward Johnson

You can't justify, wish or explain yourself out of a loss. The best you can do is to get yourself out of the loss.

If we command our wealth, we shall be rich and free. If our wealth commands us, we are poor indeed.

Edmund Burke

When money controls you, you've lost control.

'Your money, or your life.' We know what to do when a robber makes that demand, but hesitate when life does.

Mignon McLaughlin

Your life is worth more than your money.

Money will buy you a pretty good dog, but it won't buy the wag of his tail.

Henry Shaw

Money can get you some things that you want, but you must earn the rest.

A man is usually more careful of his money than of his principles.

Oliver Wendell Holmes

Give away your money and you'll get something in return. Give away your principles and you'll have nothing.

A business that makes nothing but money is a poor kind of business.

Henry Ford

A business without a meaning isn't worth the money.

To be at once exceedingly wealthy and good is impossible.

Plato

'Exceedingly': in excess of what's useful, needed or required.

Those of the opinion that money will do everything, may be suspected of doing anything for money.

George Savile

Money can't do everything. People can do so much more.

It's not what you're worth. It's what you can negotiate.

John Salley

Place a high value on yourself.

When I have money, I
get rid of it quickly, lest
it find a way into my
heart.

John Wesley

Having more money
does not ensure
happiness. People with
ten million dollars are
no happier than people
with nine million
dollars.

Hobart Brown

**There is no escaping
the power of money. Be
strong enough to work
with it, and withstand it.**

**If you have money
without happiness,
having more money will
not get you closer.**

What good will it be
for a man if he gains
the whole world, yet
forfeits his soul?

Matthew 16:26

**People are not born with
money. People should
not live only for money.**

Money often costs too
much.

Ralph Waldo Emerson

**If the price is too high,
the money's not worth it.**

It's pretty hard to tell
what brings happiness.
Poverty and wealth have
both failed.

Kim Hubbard

**Happiness is a treasure
to be discovered. Money
is not the path.**

100

I am not opposed to
millionaires, but it
would be dangerous to
offer me the position.

Mark Twain

**Is money a goal to
achieve or a temptation
to test you?**

After I asked him what
he meant, he replied
that freedom consisted
of the unimpeded right
to get rich, to use his
ability, no matter what
the cost to others, to
win advancement.

Norman Thomas

**The drive to get rich can
drive to destruction. Don't
let it happen to you.**

101

I hate banks. They do
nothing positive for
anybody except take
care of themselves.
They're first in with
their fees and first out
when there's trouble.

Harvey Goldsmith

**If everyone takes care
of themselves first, how
will we take care of each
other?**

Money is like an arm or leg – use it or lose it.

Henry Ford

If money be not thy servant, it will be thy master. The covetous man cannot be said to possess wealth, as that wealth may be said to possess him.

Francis Bacon

Money not going to good use is going nowhere.

For money to take care of you – you must take care of it.

A bank is a place where they lend you an umbrella in fair weather and ask for it back when it begins to rain.

Robert Frost

Be careful when you are banking on banking.

Many speak the truth when they say they despise riches, but they usually mean the riches possessed by others.

Charles Colton

Worry about your own wealth. Let other people worry about theirs.

It is not the man who has too little, but the man who craves more, that is poor.

Seneca

Wealth stays with us a little moment if at all. Our characters are steadfast, not our gold.

Euripides

Being contented is a rich choice. Focus less on what you want and more on what you have.

Increase the riches that will always be yours.

We must believe in luck. For how else can we explain the success of those we don't like?

Jean Cocteau

Learn to admire while you acquire.

Luck is not something you can mention in the presence of self-made men.

E.B. White

Those who are willing to do it for themselves know what it means to make your own luck.

Fortune brings in
some boats that are not
steered.

William Shakespeare

I was a wealthy divorce
lawyer until a gypsy put
a curse on me and gave
me a conscience.

Bizarro cartoon

**Without a direction,
you'll still end up some-
where. But is that where
you wanted to go?**

**If you can't live in peace
with your way of making
money, no amount of
money will make up for it.**

Wealth acquired
through an insecure
lifestyle of instability
and excessive efforts is
no wealth at all.

Tom Seeley

**Real wealth makes your
life richer as you earn it.**

To the eyes of a miser
a coin is more beautiful
than the sun, and a
bag worn with the use
of money has more
beautiful proportions
than a vine filled with
grapes.

William Blake

**If you love only money, it
will cast a shadow on the
beauties around you.**

Wealth unused might as well not exist.

Aesop

Car sickness is the feeling you get when the monthly payment is due.

Anonymous

Doing nothing with wealth is wasting what you've earned.

Financial planning is the cure for this illness.

No matter how hard you hug your money, it never hugs back.

Savvy Sanders

Exchanging money is good. Exchanging hugs even better.

There are no pockets in a shroud.

Anonymous

Let people remember you for what you did with your money, not how much you had.

Waste your money
and you're only out of
money, but waste your
time and you've lost a
part of your life.

Michael LeBoeuf

**Spend your money
carefully. Spend your
time wisely.**

Life shouldn't be
printed on dollar bills.

Clifford Odets

**Life is an experience, not
an expense.**

Budget: a mathematical
confirmation of your
suspicions.

A.A. Latimer

**You can feel the flow
of money – it's always
coming and going.**

Too much money is
as demoralizing as too
little, and there's no
such thing as exactly
enough.

Mignon McLaughlin

**Money might seem like
an easy solution, but
it rarely solves the real
problem.**

The waste of money
cures itself, for soon
there is no more to
waste.

M.W. Harrison

**Take too long to start
taking care and you'll
have nothing left to
care for.**

I'm so poor I can't even
pay attention.

Ron Kittle

**What you pay close
attention to is what you
will you get more of.
Invest your attention
wisely.**

Money is human
happiness in the
abstract; and so the
man who is no longer
capable of enjoying
such happiness in the
concrete, sets his whole
heart on money.

Arthur Schopenhauer

**When you think money is
the solution, it's time to
re-examine the problem.**

Money is the last
enemy that shall never
be subdued. While
there is flesh there is
money – or the want of
money.

Samuel Butler

**Will your money make
you or break you?**

When you let money speak for you, it drowns out anything else you meant to say.

Mignon McLaughlin

The right financial decision isn't always the right decision.

The only problems money can solve are money problems.

Mignon McLaughlin

The other problems are only solved by your other abilities: compassion, forgiveness, attention.

Money does not pay for anything, never has, never will. It is an economic axiom that goods and services can be paid for only with goods and services.

Albert Nock

Money only represents the value that is flowing.

Those who live by numbers can also perish by them. And it is a terrifying thing to have an adding machine write an epitaph.

George Goodman

Numbers give you information, but can never give you meaning.

A dollar picked up in the road is often more satisfaction to us than those which we had to work for. Money won or gained in the stock market snuggles into our hearts in the same way.

Mark Twain

Treat the dollars you earn as well as those dollars you didn't.

Everyone who has achieved financial independence will tell you that – at least in the early days – you have to work smarter and harder. The price of success must be paid in full, and it must be paid in advance. There are no shortcuts.

John Cummuta

You've got to be in it to win it.

The best way to be happy is to count your blessings and not your money.

Colin McKenzie

Money is a poor estimator for how much you really have.

If you have a job without aggravations, you don't have a job.

Malcolm Forbes

Money is earned by creating value, solving problems and inventing solutions.

It is generally agreed that few men are made better by affluence or exaltation.

Samuel Johnson

Will money improve, preserve or destroy the person you already are?

118

There is no class so pitifully wretched as that which possesses money and nothing else.

Andrew Carnegie

Aspire to a higher class: live your whole life fully..

Many appear to have succeeded in a material way by cutting corners and by manipulating associates. But success is far more satisfying when it comes without exploiting others.

Alan Greenspan

Material gain is not the only gain. You can earn a grander achievement.

119

Worldly riches are like nuts; many a tooth is broken in cracking them, but never is the stomach filled with eating them.

Richard Venning

Don't break your spirit on the symbols of riches. Nourish yourself on the real thing.

I've been bossed more
by my fortune than it
has been bossed by me.

John Lippett

The only thing wealth
does for some people
is to make them worry
about losing it.

Antoine Rivarol

**Don't demand money
until you are ready to
command it.**

120

**The best way to stop
worrying about money is
to increase your ability
to earn it.**

A great fortune in the
hands of a fool is a great
misfortune.

Anonymous

**Lottery winners rarely
retain their riches.**

121

He is a simpleton who
imagines that the chief
power of wealth is to
supply wants. In ninety-
nine cases out of a
hundred it creates more
wants than it supplies.

William Wirt

**As your wealth
multiplies, so will your
wants. Be sure the
wealth multiplies faster.**

After a man gets rich,
his next ambition is to
get richer.

American proverb

Some people lose their
health getting wealth
and then lose their
wealth chasing health.

Anonymous

**It is common to want
more than you have.
No amount of money will
change that.**

**Avoid the problem
– keep healthy as you
grow wealthy.**



Sharing your wealth

Charity looks at the need, not at the cause.

German proverb

Don't ask why. Just ask how you can help.

124

The person who lives only for himself finally reaps nothing but unhappiness. Selfishness corrodes. Unselfishness enobles and satisfies. Don't put off the joy available from doing helpful and kindly things for others.

B.C. Forbes

If you want to do more for yourself, do something more for others.

Ridiculous yachts and private planes and big limousines won't make people enjoy life more, and it sends out terrible messages to the people who work for them. It would be so much better if that money was spent in Africa. It's about getting a balance.

Richard Branson

Being wealthy is not just about increasing what you have, but about increasing what you can do for others.

125

I'm not doing my philanthropic work out of any kind of guilt or any need to create good public relations. I'm doing it because I can afford to do it, and I believe in it.

George Soros

A good reason to help is because you can. A great reason is because you want to.

Let us not be satisfied
with just giving money.
Money is not enough.
They need your hearts
to love them. Spread
your love everywhere
you go.

Mother Teresa

**Whether or not you have
money to give, give your
heart most freely.**

Goodness is the only
investment that never
fails.

Henry David Thoreau

**When you do good, you
are good.**

As the purse is emptied,
the heart is filled.

Victor Hugo

**The more you give, the
more you gain.**

Not he who has much is
rich, but he who gives
much.

Erich Fromm

**When there is no limit to
what you will give, there
is no limit to your riches.**

Once I stopped dwelling on what I didn't have, on what I thought I was going to lose and began to give freely, everything began to flow into my life.

Patti LaBelle

Worry less about losing what you've got and more about giving what you can.

Anticipate charity by preventing poverty. Assist your fellow man by teaching him a trade or by putting him in the way of business so that he may earn an honest livelihood and not be forced to the dreadful alternative of holding out his hand for charity. This is the highest step and summit of charity's golden ladder.

Maimonides

When you give money, you help temporarily. When you give time and teach skills, you can help permanently.

That the poor are invisible is one of the most important things about them. They are not simply neglected and forgotten; much worse, they are not seen.

Michael Harrington

Not seeing those who need your help does not help anyone.

I can't think of anything better you can do with large amounts of money than use it to help others.

Michael Bloomberg

To discover large living, practice large giving.

Over a three year period, I gave away half of what I had. To be honest, my hands shook as I signed it away. I knew I was taking myself out of the race to be the richest man in the world.

Ted Turner

He took himself out of the race to be the richest, and put himself in the category of the best.

When it comes to helping out, I don't believe in doing it for the media attention. My goal is to support the organizations that need help.

Paul Allen

Help because you want to help, not because you want others to hear about it.

What's interesting about subscribing to a life of giving is that you become addicted.

Mary Kay Ash

The rewards of giving are underestimated by so many. Try it and find out for yourself.

The way we look at it, we want to give something back. It's an extra motivation to work harder for our success.

John Rogers

A charitable reason to reach success is one more reason you will achieve it.

The results of philanthropy are always beyond calculation.

Miriam Beard

The best reward comes when you give without expecting a reward.

132

An unshared life is not living. He who shares does not lessen, but greatens, his life.

Stephen Wise

To enhance your life, share your life.

I absolutely believe in the power of tithing and giving back. My own experience about all the blessings I've had in my life is that the more I give away, the more that comes back. That is the way life works, and that is the way energy works.

Ken Blanchard

The greatest aim is not for getting more, but for having more to give.

133

Anything of real value in life multiplies when it is given.

Deepak Chopra

To become invaluable, keep giving.

We should give as we would receive; cheerfully, quickly, and without hesitation; for there is no grace in a benefit that sticks to the fingers.

Seneca

When you give something away, give gracefully and completely.

There must be a reason why some people can afford to live well. They must have worked for it. I only feel angry when I see waste. When I see people throwing away things that we could use.

Mother Teresa

What you consider has no value may have great value for someone else. If you can't use it, find someone else who can.

It is a wise man who lives with money in the bank, it is a fool who dies that way.

French proverb

Be wise with money all your life, but even wiser near the end.

Don't knock the rich. When did a poor person give you a job?

Laurence Peter

Not everything you give must be given for free. You can also give what others must earn.

Thank you for choosing, reading and sharing this book!
With 512 priceless quotes and anecdotes inside, this is
one of my favorites:

A wise man should have money in his head,
but not in his heart.
- Jonathan Swift

Which quotes do *you* enjoy the most? Who can you share
them with – from heart to heart – today?

Wishing you a life of abundance in
your pocket *and* your heart!

Ron Korman





Let's Make Money

Priceless quotes and anecdotes to leverage your good fortune!

The more you cherish treasure
on the inside, the less you'll need
to chase it on the outside.

Ron Kaufman is the author and founder of UP! Your Service.® He is one of the world's most sought-after educators and thought-leaders for uplifting service and building service cultures.

INSPIRATIONAL / SELF HELP

ISBN 981052930-9



9 789810 529307

www.RonKaufman.com



RON KAUFMAN